

PATENT
03485-P0002A WWW

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	Jocelyn Tristram Gervais Wood
Serial No. - Pending	August 20, 2001
Title of Application:	Data Processing System For Initiating And Administering Financial Products

Assistant Commissioner for Patents
Washington, DC 20231

Cover Sheet For Three Sheets Of Drawings

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Fig. 1 - Overview of
Income Bonded Loan Data
Processor Flow Diagram

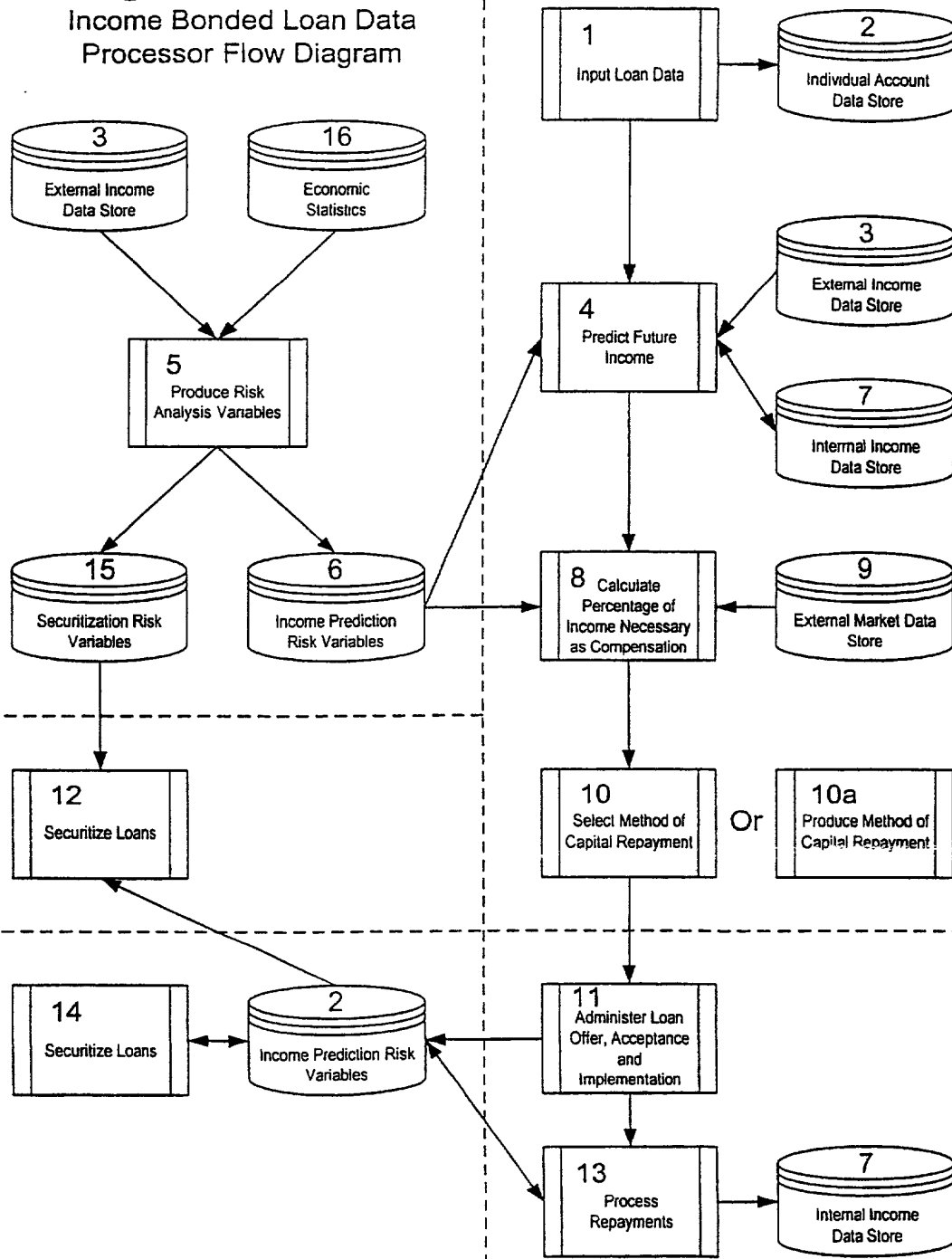
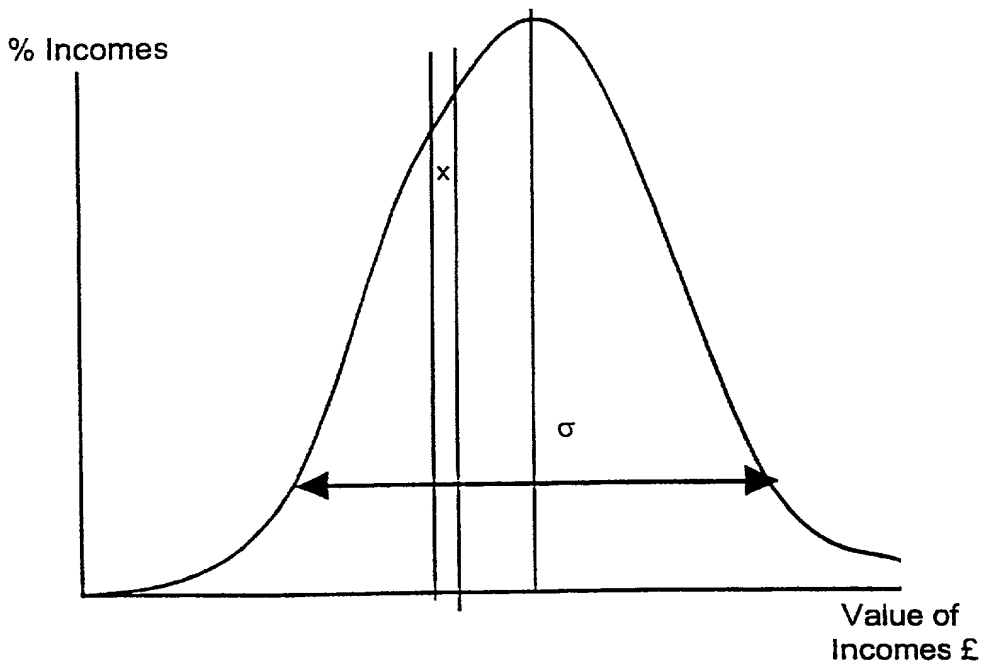


Fig.2 - Example Table of Predicted Income and Repayments

Year	Predicted Future Income	Predicted Compensation Repayments on Loan of £100,000 @ 17.04% of Income	Actual Repayments (Early Redemption)	Actual Repayments (Death during Loan Period)	Actual Repayments (1 year unemployed)	Actual Repayments (Early Promotion)
1	25583	4359	4359	4359	4359	4359
2	27290	4650	4650	4650	4650	4650
3	29092	4957	4957	4957	4957	4957
4	30992	5281	5281	5281	5281	5281
5	32995	5622	5622	5622	5622	5622
6	35107	5982	5982	5982	5982	5982
7	40718	6938	6938	6938	6938	6938
8	43336	7384	27429	27429	7384	7384
			Representing an early redemption penalty	Representing the insurance payment		
9	46096	7855	7855		7855	7855
10	49005	8350	8350		8350	8350
11	52069	8873	8873		0	11699
12	55297	9423	9423		8684	12151
13	58696	10002	10002		9227	12952
14	62276	10612	10612		9799	13452
15	66044	11254	11254		10402	14330
16	80775	13764	13764		11036	14883
17	83893	14295	14295		11704	15844
18	89425	15238	15238		14315	16456
19	92877	15826	15826		14867	17507
20	98935	16858	16858		15848	18183
21	102754	17509	17509		16459	19092
22	109389	18640	18640		17533	20047
23	113612	19359	19359		18210	21049
24	120874	20597	20597		19386	22102
25	125540	21392	21392		20134	23207
Totals		285023			258985	314335

*Fig.3*